

# PUBLIC SUBMISSION

<b>As of:</b> September 28, 2015 <b>Received:</b> September 22, 2015 <b>Status:</b> Pending_Post <b>Tracking No.</b> 1jz-8l9p-48pl <b>Comments Due:</b> September 24, 2015 <b>Submission Type:</b> Web
---

**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-6442

Comment on FR Doc # 2015-08831

---

## Submitter Information

**Name:** David Gam

**Address:**

1046 Copper Creek Drive

Tallahassee, FL, 32311

**Email:** galloway1\_89146@yahoo.com

---

## General Comment

Rule change is contrary to the best interest of investors and consumers.

Options provide clear portfolio protection and income enhancement. They actually reduce risk.

This proposal by EBSA is clearly unwarranted and harmful to in investor interests.